THE COLLECTOR IOWA NUMISMATIC ASSOCIATION

June, 2004



THE IOWA COLLECTOR

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A Publication of the Iowa Numismatic Association

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A Message From Your President!

Wow! Life is great! As I write this, I look out my window and see all the colors of spring. Pretty blue skies, lush green grass, multi-colored flowers, and even a bright yellow goldfinch. Birds are chirping, honeybees are buzzing, rabbits are reproducing, and I am thinking about coin collecting.

The last I.N.A. board meeting held at the Coin-A-Rama was a very productive one. We discussed several important topics. We made progress on our goal of eliminating sales tax on coins. We have been working on this idea for several years, and each year we learn from our mistakes and get closer to our goal. Since we are not professional lobbyists and can't afford to hire one, we are at a considerable disadvantage. However our cause is good, and I am confident that in time we will succeed. Any member who has any expertise in this area or has time to help, please contact Chris Seuntjens.

We also had a good discussion about improving The Iowa Collector. I was pleased that I.N.A. officers John Jackson, Steve Elwood, and Lee Roe all volunteered to write articles for future editions of the collector. The Ames Coin Club president, Steve Sweeney, also offered to write an article about Iowa National bank notes. In addition we are setting up a proofing of the collector to try and reduce the mistakes that we have had in the past.

It sounds like the new Iowa quarter will be released about Labor Day. I still don't understand why the release couldn't have been coordinated with the Iowa State Fair. I believe the governor could have made a lot of hay, so to speak, if that could have been arranged.

Please take note of the call for nominations that is elsewhere in this addition of the collector. This is a very important part of the process that selects the leadership of the organization. If you know of people who are interested in contributing, please nominate them for a board position. The terms are for two years, and we have meetings at the I.N.A Convention and the Coin-A-Rama. Anyone willing and able to contribute at all or most of the meetings will be welcome.

COIN SHOWS

Jun. 20 Hiawatha Coin Show – Hiawatha Community Center, 80 Centerpoint Rd. 9-3

Jun. 26 Oskaloosa Coin Show - Penn Central Mall

Aug. 14, 15 Iowa Great Lakes Show – Spirit Lake Community Center, north of Great Lakes Mall. 9-5,9-3

Sep. 26 Hiawatha Fall Show – Hiawatha Community Center, 80 Centerpoint Rd. 9-3

Oct. 03 Decorah Coin Show - Winneshick County Fair Grounds, Decorah

Oct. 16 Ottumwa Coin Show - K. C. Hall, 123 West 3rd Street 9-5

Oct. 23-24 INA Coin Show – Holiday Inn, 2001 Hwy 169 South, Fort Dodge 9-5, 9-3

Nov. 6-7 Keokuk Coin Club Show – River City Mall. please note: the date for this show has been changed to avoid conflict with Des Moines

Nov. 13-14 Des Moines Coin Club Show – Foxboro Conference Center. 6165 NW 86th Johnston, IA just off I-80

Dec. 12 Old Capitol Coin Club Show – Quality Inn (new location), I-80 & Hwy 1 (exit 246), Iowa City

For Coin Show Information, Check the Web Site: http://www.money.org/clubs/crcc/index.html

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FROM THE SECRETARY'S DESK

Thank you to Scott Nichols and his crew for a great Coin-a-Rama. The Ames Coin Club always seems to know what to do to make a great show for everyone. I know whenever I was able to get away from the INA table, it was very busy on the bourse floor. I hope everyone had a good show.

I was glad to see as many INA members as I did at the show and we added a few new members as well. Please stop and see me this fall at the INA show in Fort Dodge, we'll check to see if you're paid up or we can take care of this year's dues at that time. Please remember to keep the INA informed of any address changes. It truly saves me time and the INA money on postage if I'm informed of the changes from the member instead of getting it sent back by the post office. Thanks to everyone for keeping me updated.

I really want to apologize to everyone for how slow I have been this year in getting dues notices sent out. When you receive this year's notice, don't worry that you were late, this year the Secretary is very late.

Are you getting excited about the Iowa Quarter? We're still trying to figure out what kind of demand we'll be seeing. We sure hope we'll be able to keep up with the demand.

I'm very excited about the INA 66th Annual Show and Convention being held in Fort Dodge this year. It is scheduled for Oct. 23rd & 24th at the Holiday Inn. We hope to see everyone in the fall.

Do you know someone who would be an asset to the INA? It's that time again, nomination time. Please send all nominations to Chris Seuntjens.

Beverly Ashton INA Secretary / Treasurer

When and Where Iowa's Coin Clubs Meet:

Ames – Last Wednesday, Senior Citizens Center, 7:30 PM, Scott Nichols (515-232-9222)

Burlington – Last Tuesday, Midwest One Bank, Roosevelt & Division Streets, 7:30 PM, Leroy Schatz (319-752-4098)

Cedar Rapids – Third Wednesday (except July), Kuba Community Center, 1300 2nd St SE, 7:30 PM, Nevin A Roberts (319-377-6974)

Clarion – Fourth Wednesday, I.P.S. Pizza Ranch on Main St, 7:00 PM, Harry Peters (641-762-3735)

Decorah – First Tuesday, V.F.W. Building basement, 104 State St, 7:30 PM, Dave Sanderson (563-568-2371)

Dubuque – First Thursday, Carnegie-Stout Public Library, 360 West 11th St., 7:00 PM, Neil Aitchison (563-556-5254)

Des Moines – First Tuesday, St. Marks Episcopal Church, 3120 E 24th, 7:00 PM, Roscoe Simons (515-262-6008)

Fort Dodge – Second Thursday, ICCC Voc. Tech Bldg., 330 Ave M, 7:30 PM, Sam Ashton (515-573-3033)

Grinnell – Second Monday, Community Center (Senior Citizens Room), 7:30 PM, George Fowler (641-236-3549)

Iris City (Mt. Pleasant) – First Thursday, Breadoux Pizza, 7:30 PM, Ken Reynolds (319-385-3248)

Keokuk – Fourth Thursday (Third Thursday in Nov & Dec), Keokuk Sr. High School Library (Summers at SCC's S. Campus Student Lounge), 7:30 PM, Tom Gardner (319-524-7366)

Old Capitol (Iowa City) – Second Tuesday, Veteran's Administration Hospital (Third Floor Cafeteria), Hwy 6, 7:00 PM, Tom Robertson (319-351-2512)

Oskaloosa – Second Tuesday, Farm Bureau Building (Basement), 7:30 PM, Clarence & Gail McKee (641-672-2763)

Ottumwa – Fourth Tuesday, Colormaster Inc., 800 Gateway Dr, 7:30 PM, Owen McKee (641-684-6006)

OFFICIAL CALL FOR NOMINATIONS

In accordance with the by-laws of the Iowa Numismatic Association, I hereby make the official call for nominations for the officers of the I.N.A. for the years of 2004-2005. Any member in good standing may nominate a candidate for the Offices of President, First Vice-president, Second Vice-president, Secretary-Treasurer, and Directors. You may nominate people from your own District to serve as District Directors but no more than two Directors from any one district. In addition, candidates for Director-at-large may be nominated. Nominations must be mailed to Second Vice-president, Chris Seuntjens of Des Moines, Iowa no later than July 30, 2004. Ballots will then be mailed to each 2004 member of the I.N.A., so their vote may be mailed to the secretary.

Remember, under this format, each member has a voice in the elections, and need not be present at the I.N.A. Convention to be heard. In accordance with the by-laws, the chair positions (President and Vice President) must be filled by persons who have served as Directors or Officers of the I.N.A. It is your privilege to exercise your rights as a member, to nominate and vote.

Be sure and exercise that right!

Scott Nichols President I.N.A.

Port City (Muscatine) – Fourth Tuesday (NO meetings June, July, Aug.), Holiday Inn, Muscatine, Hwys. 61 & 38, 7:00 PM, Jim Burr (563-262-9313)

Quad City (Moline, IL) – Third Thursday, Garden Center, 5th Ave and 34th St, 7:00 PM, Paul Cottrell (563-391-4271)

Red Oak – Second Thursday, Regency Retirement Center, 6:30 PM, Richard Trinity (712-829-2207)

Siouxland (Sioux City) – J & J Coins & Collectibles, 901 S Cecilia, John Jackson (712-274-9195)

Storm Lake – Second Tuesday, Chamber of Commerce Bldg, 119 West 6th St, 7:30 PM, Russ Post (712-284-2110)

Wadena – Third Thursday, Historical Center, West Union, IA, 7:30 PM, Dr. James E. Ralls (319-283-4440)

Waterloo/Cedar Falls – Second Tuesday, Waterloo Arts & Recreation Center, First and Commercial Streets, 7:00 PM, Dennis Emme (319-232-0662)

Webster City – First Wednesday (NO meetings June, July, Aug., Sep.), Country Kitchen, 407 Closz Drive, 7:00PM, John Porter (515-972-4407)

Around and About

Being the 1st of June it's probably time to get the issue of the Collector out to print which would mean my article should be ready. So let's get started. I would like to talk about the coin market and all its ups and downs. The gold and silver market has been floating around 400.00 and 6.00 respectively. Rare coins are as hot as I have seen in all the years I have been in business. Many of the key date coins have gone up 50 to 200% in the last year and don't show much sign of slowing down. A few of this group that I think have gone to high are uncirculated 1932d and 1932s quarters and the 1889cc dollar these coins in my opinion are due to correct.

Other items that are going up but still very hard to find, as are the 1885 nickel the 1923s quarter the 1916d dime 1901s quarter and many others. These are coins that no matter how high the price goes they still do not come out on the market due to extremely high collector demand and will always be difficult to obtain.

Another thing for all of us to look forward to this fall is the new Iowa quarter will be issued in august and will start to show up at banks in your area after that. So as you travel the area this fall look for the Iowa quarter and any events that will held on release.

Traveling to the shows this spring has been very enjoyable and even sometimes profitable. We have seen large crowds of collectors and in some areas new young faces in those crowds. So my hat is off to the clubs that have seen there membership grow and age in the right direction. For all of you that are reading this I challenge this year to get to club meetings and involve yourself in this great hobby. Not just for the hobby but for the fun and pleasure and learning experience that we all enjoy. Some of the most important things that I have learned about this hobby have been gleaned from friendly conversation with those that have a lot more years in it then I. As this issue comes out check the show calender for a coin show or club meeting in your area and get out there and have fun!

John Jackson - J&J Coins Sioux City, Iowa

From the Editor

If you have any news or photos for upcoming issues of the *Collector*, please send them to:

Dan Jackson Lake City Graphic, PO Box 121 Lake City, IA 51449 lcgraphic@prairieinet.net Phone & FAX: 712-464-3188

Join the Iowa Numismatic Association!

Membership

Any person interested in numismatics, over 18 years of age and of good moral character may become a member upon recommendation of the membership committee. Dues are \$5.00 per year.

Object

The object of this corporation shall be to

Encourage and promote the science of numismatics.

Cultivate fraternal relationships among coin collectors and students.

Foster the interest of youth in the subject.

Encourage and assist new collectors.

Stimulate and advance affiliations between our associations and kindred organizations in the United States and foreign countries.

Acquire and disseminate numismatic knowledge.

Generally represent numismatic interests throughout the State of Iowa.

Junior Members

Any person between the ages of 0 and 18 years old and sponsored by a senior member may be considered for junior membership. Junior members may not hold office, but may vote for elective officers. Dues to be \$2.00 per year.

Officers

Officers are elected every two years by membership vote, by mail ballot, and take office at the annual convention following the election. Officers consist of 16 members, including the President, the First and Second Vice Presidents, the Secretary/ Treasurer, the immediate Past-President, and 11 Directors.

The annual membership meeting is held each year at the Iowa Numismatic Association's Annual Convention in the fall.

The Iowa Collector, the official bulletin, is published three times each year and sent to each member. The I.N.A., upon request, will help the heirs of any member in good standing find a qualified person or persons, in his or her area, to appraise an estate.

For further information about the I.N.A. contact any member, director or officer. An application has been enclosed with this issue of The Iowa Collector. To join fill it in and send it along with your check to:

Beverly Ashton 615 Central Avenue Fort Dodge, IA 50501 (515) 573-3033

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K.C. Hall 123 West 3rd Street Ottumwa, Iowa 52501rd Saturday, Oct. 16, 2004 9:00 a.m to 5: p.m.



We always welcome visitors!

The Ottumwa Coin Club meets on the 4th Tuesday of each month at Colormaster Inc., 800 Gateway Drive, Ottumwa, Iowa

Financial Statement Oct. 4, 2003 - Feb. 28, 2004

Starting Balances: IN 4,5	INA REGULAR 4,519.79		ICTA FUND 916.54	
Receipts				
Dues	220.00		Contributions	25.00
Ads	485.00		Interest	2.82
Interest	6.90			
Display Cases	190.80			
Medals	22.00			
ICTA Packet	20.00			27.82
	944.70			
Expenses				
Trailer Plates		10.00	ICTA Dues	250.00
Engraving		3.18	ICTA Packet	20.00
CSNS Dues		8.00		
Collector (1 Issue)		480.12		
Postage		35.52		
	_			270.00
		536.82		
Current Balances		4,927.67		674.36
Checking		2,685.58		
Savings		2,202.09		674.36
Cash		40.00		
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Annual Board Meeting February 28, 2004, Nevada, IA

President Scott Nichols called the meeting to order. The minutes were read and approved. The Treasurer's report was given with a balance of \$4,927.67 in the general fund and \$674.36 in the ICTA fund, the Treasurer's report was approved. Under old business the question of the trailer was brought up. Lee Roe asked about it and maybe would be interested in buying it. We should get a picture of it to him.

Chris Seuntjens has the sales tax repeal brochures. We should send packets to all clubs in Iowa & all coin shops in Iowa to get more people exposed to contacting their legislators. Chris is trying to get a meeting set up with some legislators on the sales tax repeal effort. Who would go with Chris when such a meeting was arranged? Volunteers to go to the meeting include; John Jackson, Harry Peters, JoAnn Peters, Lee Roe, Scott Nichols, Tom Robertson, Sam Ashton & Brian Fanton. Brian Fanton gave us an update on the Iowa quarter, it is due out sometime between Aug. 30th and Sept. 6th.

The June 1st Iowa Collector needs to have the call to elections listed. Scott needs to get this to the editor, nominations will be sent to Chris.

Articles for the Collector were discussed. Each one should be about two pages and hopefully we could have about two per Collector. For the June issue Scott Nichols and John Jackson volunteered to write articles. Chris Seuntjens will hopefully have a one page update on the tax bill. For the Sept. issue Steve Elwood and Lee Roe volunteered.

It was suggested that the INA Board meetings, date and time, should be published in the Collector and also on the website.

Tom Robertson purchased the Veterans Medals of the Sullivan brothers for the INA. Proceeds from this medal are to fund an Iowa Veterans Cemetery. Sam motioned we repay Tom for these, Brian seconded and the motion was passed.

The INA repaid Tom \$85 for the cost of the two medals.

Brian brought up the question of badges for INA positions. These could be tags that identify the person's position in INA but not listing their names, then they can be passed on to the next person that is elected to that office. Tom motioned that we have badges made with a budget of \$200. Lee Roe seconded and it was passed that Brian would get these done

The INA State Show for 2005 will be in Cedar Rapids. Right now they are looking at Sept 24 or Oct 7-9 time frame. They are looking at having some seminars, educational and or grading. Nothing is set for sure yet.

Tom motioned to adjourn, Dale seconded and the meeting was adjourned. Members present: Tom Robertson, Don McCulloch, Lee Roe, Harry Peters, Jo Ann Peters, Scott Nichols, Chris Seuntjens, John Jackson, Brian Fanton, Sam Ashton, Dale Dye, Dean Parr, Gail McKee, Clarence McKee, Steve Elwood & Bev Ashton

Respectfully submitted,
Beverly Ashton, INA Secretary/Treasurer

THE MYSTICAL ART OF COIN GRADING

By Scott Nichols

Grading is the most important tool used to determine the value of rare, collectable coins. Often times the value between grades can be substantial. If you make a mistake, it can be costly when you sell. I hope this will be of help to novice and intermediate level coin collectors.

The secret to good coin grading is to learn and develop a picture in your mind of what a coin of a certain grade is supposed to look like. This is particularly important in AU and MS grades when you are purchasing uncertified coins. There are many whizzed or cleaned coins on the market. If you have a picture in your mind of what a coin at various stages of wear will look like, then you will not be tempted by these whizzed or cleaned coins. You will simply know that they don't look right and not buy them. Even if a coin seems pretty or cheap, you need to learn to just say no if it doesn't look right compared to the mental image you have developed.

Now you are probably wondering how to get that picture in your mind. The first thing to do is to get your hands on a copy of The ANA Grading Guide or Photograde. Both of these books have illustrations and descriptions of all the circulated grade coins. For MS coins, I recommend the PCGS Guide to Coin Grading. Read and get a feel for the progression from perfect MS-70 coin to a G-4. Then you are ready to grade coins.

The easiest coins to grade are Morgan dollars, so I recommend you start with them and learn the basics. The grade of a mint state coin is a composite of the strike, the luster, and number of abrasions. Other factors such as spots and toning can also effect your grade value decision. They're all a function of determining market value.

Now is when the fun starts and you start looking at coins. This means looking at thousands of coins, not just a few. There are several venues to do this. You can take a grading class at the ANA summer seminar or at the ANA conventions. These are great fun and an opportunity to meet many like-minded collectors. I have attended four ANA summer seminars and strongly recommend them. To look at coins, you need to go to a coin shop, coin show, or coin auction. Each of these venues has pluses and minuses for novice collectors. Most dealers are willing to help the novice collector learn grading, but if he/she is busy respect his/her time and come back later.

As you learn, be sure to use multiple settings as not all dealers grade alike. This doesn't mean they know more or less than you or are honest or dishonest. Grading is very subjective, but the only subjective opinion that should matter to you is your own. You should never argue grade with a dealer. Negotiate price and you will find that you can often buy coins that you grade differently than the dealer at a price you consider fair. My personal favorite way to improve my grading is to go to major coin auctions and look through all the PCGS and NGC certified coins. Often times you can see hundreds of similar coins side by side, one after another. This is a great benefit in building your mind's grading pictures.

As time passes and you learn more, you will need to adjust your line between grades. If you are building a set of XF coins and you rarely ever find coins that meet your standards, perhaps you need to move your line a little and accept coins that you would have previously considered VF-35.

There is no substitute for experience in grading of rare coins. If you follow my guidelines, you will have a great time coin collecting. And when you or your heirs sell the coins, you will be proud of the time you invested learning how to grade.

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There are 3 issues of our deluxe publication, with a 4th issue when needed. Anyone would be proud to have their ad in "The Collector". We try to get articles and information for the good of our members. We encourage everyone to write an article about the Numismatic information which might help other collectors, especially our new members.

We must increase our ads to keep the quality of our publication.

Thank you for your sponsorship!

JoAnn Peters, Advertising Manager 318 N. Locust Kanawha, IA 50447

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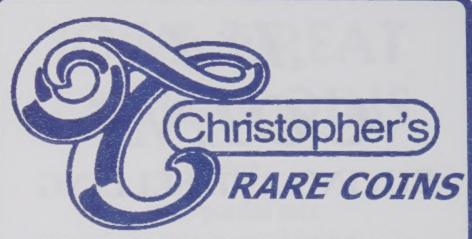
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